

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

Toyota Motor Credit Corporation



Order Filed on May 16, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-16547 CMG

Adv. No.:

Hearing Date: 4/3/19 @ 9:00 a.m.

Judge: Christine M. Gravelle

In Re:

Felicia A. Osley, Phillip S. Osley

Debtors.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: May 16, 2019**

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

(Page 2)

Debtor: Felicia A. Osley, Phillip S. Osley

Case No: 18-16547 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as 2011 TOYOTA SIENNA , VIN:5TDKK3DCXBS017560, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Justin M. Gillman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 15, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 11, 2019 through April 11, 2019 for a total post-petition default of \$1,761.78 (2 @ \$615.39; \$531.00 attorneys' fees & costs) to be paid over three months; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,761.78 will be paid by Debtor remitting \$587.26 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on May 1, 2019 and continue for a period of three months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume May 11, 2019, directly to Secured Creditor's servicer, TMCC P.O. Box 5855, Carol Stream, IL 60197-5855; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Phillip S Osley  
Felicia A. Osley  
Debtors

Case No. 18-16547-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2019.  
db/jdb +Phillip S Osley, Felicia A. Osley, 24 Stevens Road, Kendall Park, NJ 08824-1421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Allison J. Kiffin on behalf of Creditor Garden Savings Federal Credit Union  
collections@peterliska.com  
Craig Scott Keiser on behalf of Creditor FREEDOM MORTGAGE CORPORATION  
craig.keiser@phelanhallinan.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Justin M Gillman on behalf of Debtor Phillip S Osley ecf@gbclawgroup.com,  
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Justin M Gillman on behalf of Joint Debtor Felicia A. Osley ecf@gbclawgroup.com,  
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Nicholas V. Rogers on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Robert Davidow on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12